

Amendments to the Claims

1. (currently amended) An apparatus comprising:

an automated teller machine (ATM) , wherein the ATM includes:

at least one computer processor in the ATM;

at least one input device in operative connection with the at least one computer processor; ~~and~~

at least one display device in operative connection with the at least one computer processor, wherein the at least one computer processor is ~~operative~~ programmed to be responsive to at least one first input through the at least one input device to cause the at least one display device to output a visual representation of at least one electronic document through the display device; and

a card reader in operative connection with the at least one computer processor, wherein the at least one computer processor is ~~operative~~ programmed to cause the card reader to read at least one financial account number from a card, wherein the at least one computer processor is ~~operative~~ programmed to be responsive to at least one second input through the at least one input device to cause a remote

server to: access a private key responsive to the at least one financial account number read from the card; and cause the at least one electronic document for which the visual representation is outputted through the at least one display device, to be digitally signed with the private key accessed by the remote server.

2. (currently amended) The apparatus according to claim 1, wherein the at least one computer processor is ~~operative~~ programmed to cause a message to be output through the display device which prompts a user to enter through the at least one input device a confirming input which is representative of a confirmation that a digital signing of the electronic document is intended to be a legally ~~binding~~ binding signature, wherein the at least one second input includes the confirming input.

3. (currently amended) The apparatus according to claim 1, wherein the ATM further includes a cash dispenser device in operative connection with the at least one computer processor, wherein the at least one computer processor is ~~operative~~ programmed to cause the cash dispenser to dispense currency responsive to at least one third input through the at least one input device and responsive to at least one communication between the ATM and an ATM host banking system, which at least one communication includes the at least one financial account number.

4. (currently amended) The apparatus according to claim 2, wherein the ATM further includes a digitizing signature pad in operative connection with the at least one computer

processor, wherein the at least one computer processor is operative programmed to receive at least one hand written signature scan through the digitizing signature pad, wherein the at least one computer processor is operative programmed to include the hand written signature scan with the at least one electronic document.

5. (currently amended) The apparatus according to claim 3, wherein the at least one computer processor is operative programmed to cause the remote server to access the private key responsive to at least one of a credit card account number, a debit card account number, and a bank card account number read from the card.

6. (currently amended) The apparatus according to claim 5, wherein the at least one computer is operative programmed to communicate the financial account number and at least one of the at least one electronic document and a hash of the at least one electronic document to the remote server.

7. (currently amended) The apparatus according to claim 6, wherein the at least one computer processor is operative programmed to cause the electronic document to be digitally time stamped.

8. (currently amended) The apparatus according to claim 7, wherein the ATM includes a fascia, wherein the at least one display device and the at least one input device are accessible to the user through the fascia, wherein further comprising a visible indicia adjacent the fascia,

wherein the visible indicia is representative of source indicator mark for a digital signature service, wherein the ATM is ~~operative~~ configured to communicate with the digital signature service to cause the digital signature to be generated.

9. (currently amended) The apparatus according to claim 5, wherein the ATM further includes at least one communication port in operative connection with the at least one computer processor, wherein the at least one computer processor is ~~operative~~ programmed to communicate with at least one external source through the at least one communication port, wherein the at least one computer processor is ~~operative~~ programmed to retrieve the at least one electronic document from the at least one external source.

10. (currently amended) The apparatus according to claim 9, wherein the at least one computer processor is ~~operative~~ programmed to send a digitally signed copy of the at least one electronic document to the at least one external source.

11. (original) The apparatus according to claim 9, wherein the at least one external source includes a network accessible storage location.

12. (previously presented) The apparatus according to claim 9, wherein the at least one external source includes a portable computing device.

13. (currently amended) The apparatus according to claim 2, wherein the at least one computer processor is ~~operative~~ programmed to be responsive to the at least one input to attach a statement to the at least one electronic document which indicates that the user confirmed that the digital signing of the at least one electronic document is intended to represent a legally binding electronic signature of the user.

14. (currently amended) The apparatus according to claim 13, wherein the at least one computer processor is ~~operative~~ programmed to cause at least the statement to be digitally signed with a further private key.

15. (currently amended) The apparatus according to claim 3, wherein the ATM further includes a storage device drive in operative connection with the at least one computer processor, wherein the at least one computer processor is ~~operative~~ programmed to read and write to a portable storage medium placed in operative connection with the storage device drive, wherein the at least one computer processor is ~~operative~~ programmed to retrieve the at least one electronic document from the portable storage medium.

16. (currently amended) The apparatus according to claim 15, wherein the at least one computer processor is ~~operative~~ programmed to store a digitally signed copy of the at least one electronic document on the portable storage medium.

17. (currently amended) The apparatus according to claim 3, further comprising the remote server located remotely from the ATM, wherein the computer processor is **operative programmed** to communicate with the remote server.

18. (currently amended) The apparatus according to claim 17, wherein the at least one computer processor is **operative programmed** to send the at least one electronic document to the remote server, wherein the remote server is further **operative programmed** to generate the digital signature responsive to the at least one electronic document.

19. (currently amended) The apparatus according to claim 17, wherein the at least one computer processor is **operative programmed** to generate and send a one-way hash of the at least one electronic document to the remote server, wherein the remote server is further **operative programmed** to generate the digital signature responsive to the one-way hash, wherein the at least one computer processor is **operative programmed** to receive the digital signature from the remote server, wherein the at least one computer processor is **operative programmed** to attach the digital signature to the at least one electronic document.

20. (currently amended) The apparatus according to claim 3, wherein the computer processor is **operative programmed** to retrieve the private key from the remote server, wherein the at least one computer processor is **operative programmed** to generate a digital signature responsive to the at least one electronic document and the private key.

21. (currently amended) The apparatus according to claim 3, wherein the computer processor is ~~operative~~ programmed to communicate with at least one portable computing device.

22. (currently amended) The apparatus according to claim 21, wherein the at least one computer processor is ~~operative~~ programmed to send the at least one electronic document after being digitally signed to the at least one portable computing device.

23. (currently amended) The apparatus according to claim 17, further comprising at least one data store ~~operative~~ configured to store the private key in association with the at least one financial account number, wherein the remote server is ~~operative~~ programmed to cause the private key to be accessed from the at least one data store responsive to the at least one financial account number.

24. (currently amended) The apparatus according to claim 17, wherein the remote server is ~~operative~~ programmed to store a copy of the at least one electronic document in the at least one data store in association with the at least one financial account number.

25. (currently amended) The apparatus according to claim 3, wherein the ATM is ~~operative~~ configured to cause the remote server to store a copy of the at least one electronic document in a data store in association with the at least one financial account number.

26. (currently amended) The apparatus according to claim 25, wherein the ATM is ~~operative~~ configured to retrieve the copy of the at least one electronic document from the remote server.

27. (currently amended) The apparatus according to claim 26, wherein the at least one computer processor is ~~operative~~ programmed to cause the display device to output a visual representation of the copy of the at least one electronic document retrieved from the remote server.

28. (currently amended) An apparatus comprising:

an automated teller machine (ATM) including:

at least one computer processor in the ATM;

a cash dispenser in operative connection with the at least one computer processor;

at least one input device in operative connection with the at least one computer processor;

at least one display device in operative connection with the at least one computer processor, wherein the at least one computer processor is ~~operative~~ programmed

to cause the display device to output a visual representation of at least one electronic document;

a card reader in operative connection with the at least one computer processor, wherein the card reader is ~~operative~~ configured to read at least one financial account number from a card, wherein the at least one computer processor is ~~operative~~ programmed to be responsive to at least one input from the at least one input device to cause the at least one electronic document for which the visual representation is outputted through the display device to be digitally signed and stored in a remote server in association with the at least one financial account number read from the card, wherein the at least one computer is ~~operative~~ programmed to cause the cash dispenser to dispense cash responsive to at least one communication between the ATM and a remote server, which at least one communication includes data corresponding to at least a portion of the financial account number.

29-83. (canceled)